

Certificate of Notice Page 1 of 4

United States Bankruptcy Court

Eastern District of Pennsylvania

In re:

Arnie J Riisen
Mary L Riisen
Debtors

Case No. 18-14158-elf

Chapter 13

District/off: 0313-2

User: admin

Page 1 of 2

Date Rcvd: Sep 17, 2021

Form ID: 3180W

Total Noticed: 22

The following symbols are used throughout this certificate:

Symbol**Definition**
+ Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.**CERTIFICATE OF NOTICE****Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 19, 2021:**

Recip ID	Recipient Name and Address
db	+ Arnie J Riisen, 1118 Bailey Drive, Phoenixville, PA 19460-5904
jdb	Mary L Riisen, 1188 Bailey Drive, Phoenixville, PA 19460
14190170	+ Ally Bank, c/o Cenlar FSB, 425 Phillips Boulevard, Ewing, NJ 08618-1430
14181807	+ Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
14130409	+ CarMax Auto Finance dba CarMax Business Services,, 225 Chastain Meadows Court,, Suite 210, Kennesaw, GA 30144-5942
14126617	+ Chester County Tax Claim Bureau, 313 W Market St # 4202, West Chester, PA 19382-2804
14184449	+ Nordstrom, Inc., Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999
14188769	+ Tredyffrin Township, c/o Portnoff Law Associates, Ltd., P.O. Box 3020, Norristown, PA 19404-3020
14188771	+ Tredyffrin-Easttown School District, c/o Portnoff Law Associates, Ltd., P.O. Box 3020, Norristown, PA 19404-3020
14174154	+ WELLS FARGO BANK SMALL BUSINESS LENDING DIVISION, P.O. Box 29482, Phoenix, AZ 85038-8650, Telephone number: (888) 715-4315, SBLBKInquiry@wellsfargo.com 85038-9482

TOTAL: 10

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: megan.harper@phila.gov	Sep 17 2021 23:55:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	+ Email/Text: usapae.bankruptcynotices@usdoj.gov	Sep 17 2021 23:55:00	U.S. Attorney Office, c/o Virginia Powell, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
14163608	EDI: BECKLEE.COM	Sep 18 2021 03:58:00	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14165286	EDI: CAPITALONE.COM	Sep 18 2021 03:58:00	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
14190208	EDI: CRFRSTNA.COM	Sep 18 2021 03:58:00	Credit First NA, PO Box 818011, Cleveland, OH 44181-8011
14473500	EDI: JEFFERSONCAP.COM	Sep 18 2021 03:58:00	JEFFERSON CAPITAL SYSTEMS LLC, PO Box 7999, St Cloud MN 56302
14187413	Email/PDF: resurgentbknotifications@resurgent.com	Sep 18 2021 00:05:01	LVNV Funding, LLC its successors and assigns as, assignee of Citibank, N.A., Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14170572	Email/Text: GUARBKe-courtdocs@ascendiumeducation.org	Sep 17 2021 23:55:00	Navient Solutions, LLC. on behalf of, United Student Aid Funds, Inc., GLHEC and Affiliates, PO BOX 8961, Madison, WI 53708-8961
14185108	EDI: PRA.COM	Sep 18 2021 03:58:00	Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541
14161066	+ EDI: PENNDEPTREV	Sep 18 2021 03:58:00	Pennsylvania Department of Revenue, Bankruptcy Division PO BOX 280946, Harrisburg, PA 17128-0946

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14161066	+ Email/Text: RVSVCBICNOTICE1@state.pa.us	Sep 17 2021 23:55:00	Pennsylvania Department of Revenue, Bankruptcy Division PO BOX 280946, Harrisburg, PA 17128-0946
14186130	EDI: Q3G.COM	Sep 18 2021 03:58:00	Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788, Kirkland, WA 98083-0788
14167784	+ Email/Text: bankruptcy@huntington.com	Sep 17 2021 23:55:00	The Huntington National Bank, P O Box 89424, Cleveland OH 44101-6424

TOTAL: 13

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
smg	*	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 19, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 16, 2021 at the address(es) listed below:

Name	Email Address
BRAD J. SADEK	on behalf of Joint Debtor Mary L Riisen brad@sadeklaw.com bradsadek@gmail.com;sadek.bradj.r101013@notify.bestcase.com
BRAD J. SADEK	on behalf of Debtor Arnie J Riisen brad@sadeklaw.com bradsadek@gmail.com;sadek.bradj.r101013@notify.bestcase.com
JAMES RANDOLPH WOOD	on behalf of Creditor Treddyffrin-Easttown School District and Treddyffrin Township jwood@portnoffonline.com jwood@ecf.inforuptcy.com
KEVIN G. MCDONALD	on behalf of Creditor Ally Bank bkgroup@kmllawgroup.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov
WILLIAM C. MILLER, Esq.	ecfemails@ph13trustee.com philaecf@gmail.com

TOTAL: 6

Information to identify the case:

Debtor 1	Arnie J Riisen	Social Security number or ITIN xxx-xx-8413
	First Name Middle Name Last Name	EIN -----
Debtor 2 (Spouse, if filing)	Mary L Riisen	Social Security number or ITIN xxx-xx-7475
	First Name Middle Name Last Name	EIN -----
United States Bankruptcy Court Eastern District of Pennsylvania		
Case number: 18-14158-elf		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Arnie J Riisen

Mary L Riisen

9/16/21

By the court: Eric L. Frank
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.